

over the island of Guam. Over the past 100 years, a lot of things have changed, but Guam's loyalty to the United States has remained steadfast.

To the best of my knowledge, Guam remains the only populated U.S. territory to have been captured and occupied by enemy forces during World War II. Despite the repressive tactics of the Japanese during their three-year occupation of the Island of Guam, the people of Guam remained loyal to the United States, and lost many lives and suffered inhumane treatment simply because they retained this strong loyalty.

The citizens of Guam have in the past and continue to support our military services with high enlistment rates and the loss of local land given up for military based in support of their island and the rest of our nation. Even today, Guam hosts significant naval and air force bases which frequently are the staging point for national military operations in the Pacific. As foreign countries have dictated the removal of our operational stations in the western Pacific, Guam's location in the central Pacific has increased in importance, and today is considered to be of strategic importance.

Despite the support of the U.S. citizens in Guam of the United States over the past century, their desire for increased autonomy has met with resistance in Washington, D.C. I wish to commend Congressman UNDERWOOD for his efforts to fight for increased autonomy for the people of Guam and for his efforts to move this legislation to the floor today.

I also want to recognize Congressman DON YOUNG, Chairman of the Committee on Resources, and Congressman GEORGE MILLER, Senior Democrat on the Committee for their support of today's legislation and their continued support of the U.S. insular areas in general.

Mr. MILLER of California. Mr. Speaker, I yield back the balance of my time.

Mr. YOUNG of Alaska. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Alaska (Mr. YOUNG) that the House suspend the rules and agree to the resolution, H. Res. 494.

The question was taken.

Mr. MILLER of California. Mr. Speaker, I object to the vote on the ground that a quorum is not present and make the point of order that a quorum is not present.

The SPEAKER pro tempore. Pursuant to clause 5 of rule I and the Chair's prior announcement, further proceedings on this motion will be postponed.

The point of no quorum is considered withdrawn.

#### GENERAL LEAVE

Mr. YOUNG of Alaska. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks and include extraneous material on H. Res. 494, the resolution just agreed to.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Alaska?

There was no objection.

#### AMERICAN HOME OWNERSHIP ACT OF 1998

Mr. LAZIO of New York. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 3899) to expand home ownership in the United States, as amended.

The Clerk read as follows:

H.R. 3899

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. SHORT TITLE AND TABLE OF CONTENTS.

(a) SHORT TITLE.—This Act may be cited as the "American Homeownership Act of 1998".

(b) TABLE OF CONTENTS.—The table of contents for this Act is as follows:

Sec. 1. Short title and table of contents.

Sec. 2. Findings and purpose.

#### TITLE I—REMOVAL OF BARRIERS TO AFFORDABLE HOUSING

Sec. 101. Short title.

Sec. 102. Housing impact analysis.

Sec. 103. Grants for regulatory barrier removal strategies.

Sec. 104. Eligibility for community development block grants.

Sec. 105. Regulatory barriers clearinghouse.

#### TITLE II—HOMEOWNERSHIP THROUGH MORTGAGE INSURANCE AND LOAN GUARANTEES

Sec. 201. Adjustable rate mortgages.

Sec. 202. Housing inspection study.

Sec. 203. Definition of area.

Sec. 204. Extension of loan term for manufactured home lots.

Sec. 205. Repeal of requirements for approval for insurance prior to start of construction.

Sec. 206. Rehabilitation demonstration grant program.

#### TITLE III—SECTION 8 HOMEOWNERSHIP OPTION

Sec. 301. Downpayment assistance.

#### TITLE IV—HOME INVESTMENT PARTNERSHIPS PROGRAM

Sec. 401. Reauthorization.

Sec. 402. Eligibility of limited equity cooperatives and mutual housing associations.

Sec. 403. Leveraging affordable housing investment through local loan pools.

Sec. 404. Loan guarantees.

#### TITLE V—LOCAL HOMEOWNERSHIP INITIATIVES

Sec. 501. Reauthorization of neighborhood reinvestment corporation.

Sec. 502. Homeownership zones.

Sec. 503. Lease-to-own.

Sec. 504. Local capacity building.

#### TITLE VI—MANUFACTURED HOUSING IMPROVEMENT

Sec. 601. Short title and references.

Sec. 602. Findings and purposes.

Sec. 603. Definitions.

Sec. 604. Federal manufactured home construction and safety standards.

Sec. 605. Abolishment of national manufactured home advisory council.

Sec. 606. Public information.

Sec. 607. Research, testing, development, and training.

Sec. 608. Fees.

Sec. 609. Elimination of annual report requirement.

Sec. 610. Effective date.

Sec. 611. Savings provision.

#### TITLE VII—INDIAN HOUSING HOMEOWNERSHIP

Sec. 701. Indian lands title report commission.

#### TITLE VIII—TRANSFER OF UNOCCUPIED AND SUBSTANDARD HUD-HELD HOUSING TO LOCAL GOVERNMENTS AND COMMUNITY DEVELOPMENT CORPORATIONS

Sec. 801. Transfer of unoccupied and substandard HUD-held housing to local governments and community development corporations.

Sec. 802. Amendment to revitalization area disposition program.

Sec. 803. Report on revitalization zones for HUD-owned single family properties.

Sec. 804. Technical correction to income targeting provisions for project-based assistance.

Sec. 805. Technical corrections to the Multifamily Assisted Housing Reform and Affordability Act of 1997.

#### SEC. 2. FINDINGS AND PURPOSE.

(a) FINDINGS.—The Congress finds that—

(1) the priorities of our Nation should include expanding homeownership opportunities by providing access to affordable housing that is safe, clean, and healthy;

(2) our Nation has an abundance of conventional capital sources available for homeownership financing; and

(3) experience with local homeownership programs has shown that if flexible capital sources are available, communities possess ample will and creativity to provide opportunities uniquely designed to assist their citizens in realizing the American dream of homeownership.

(b) PURPOSE.—It is the purpose of this Act—

(1) to encourage and facilitate homeownership by families in the United States who are not otherwise able to afford homeownership; and

(2) to expand homeownership through policies that—

(A) promote the ability of the private sector to produce affordable housing without excessive government regulation;

(B) encourage tax incentives, such as the mortgage interest deduction, at all levels of government; and

(C) facilitate the availability of flexible capital for homeownership opportunities.

#### TITLE I—REMOVAL OF BARRIERS TO AFFORDABLE HOUSING

##### SEC. 101. SHORT TITLE.

This title may be cited as the "Affordable Housing Barrier Removal Act of 1998".

##### SEC. 102. HOUSING IMPACT ANALYSIS.

(a) APPLICABILITY.—The requirements of this section shall apply with respect to—

(1) any proposed rule, unless the agency promulgating the rule—

(A) has certified that the proposed rule will not, if given force or effect as a final rule, have a significant deleterious impact on housing affordability; and

(B) has caused such certification to be published in the Federal Register at the time of publication of general notice of proposed rulemaking for the rule, together with a statement providing the factual basis for the certification; and

(2) any final rule, unless the agency promulgating the rule—

(A) has certified that the rule will not, if given force or effect, have a significant deleterious impact on housing affordability; and

(B) has caused such certification to be published in the Federal Register at the time of publication of the final rule, together with a statement providing the factual basis for the certification.